



Maybank

Internet Banking User Guide for Structured Deposits

via Maybank2u Online Banking

Introduction

This user guide sets out a step-by-step process to place structured deposits on the **Maybank2u Online Banking** website (“**Maybank2u**”). Whether you intend to place a conventional structured deposit or an Islamic structured deposit, the process can be completed entirely online without the need to visit a Maybank branch.

What is a structured deposit?

A structured deposit is a deposit product that combines a deposit with a financial instrument. Its potential returns are linked to the market performance. Subjected to the relevant terms and conditions, the principal amount is 100% guaranteed provided the deposit is held until maturity.

An Islamic structured deposits are Shariah-compliant equivalents, structured in accordance with Islamic finance principles.

Before You Begin

Ensure you have all the following before proceeding:

- An existing Maybank Privilege/Premier/Private account
- An active Maybank2u Online Banking account
- Sufficient funds* in your Maybank Savings or Current Account
- A registered mobile number to receive push notifications and OTP verification

**The amount of funds required will vary depending on the product.*

How to Place a Structured Deposit on Maybank2u

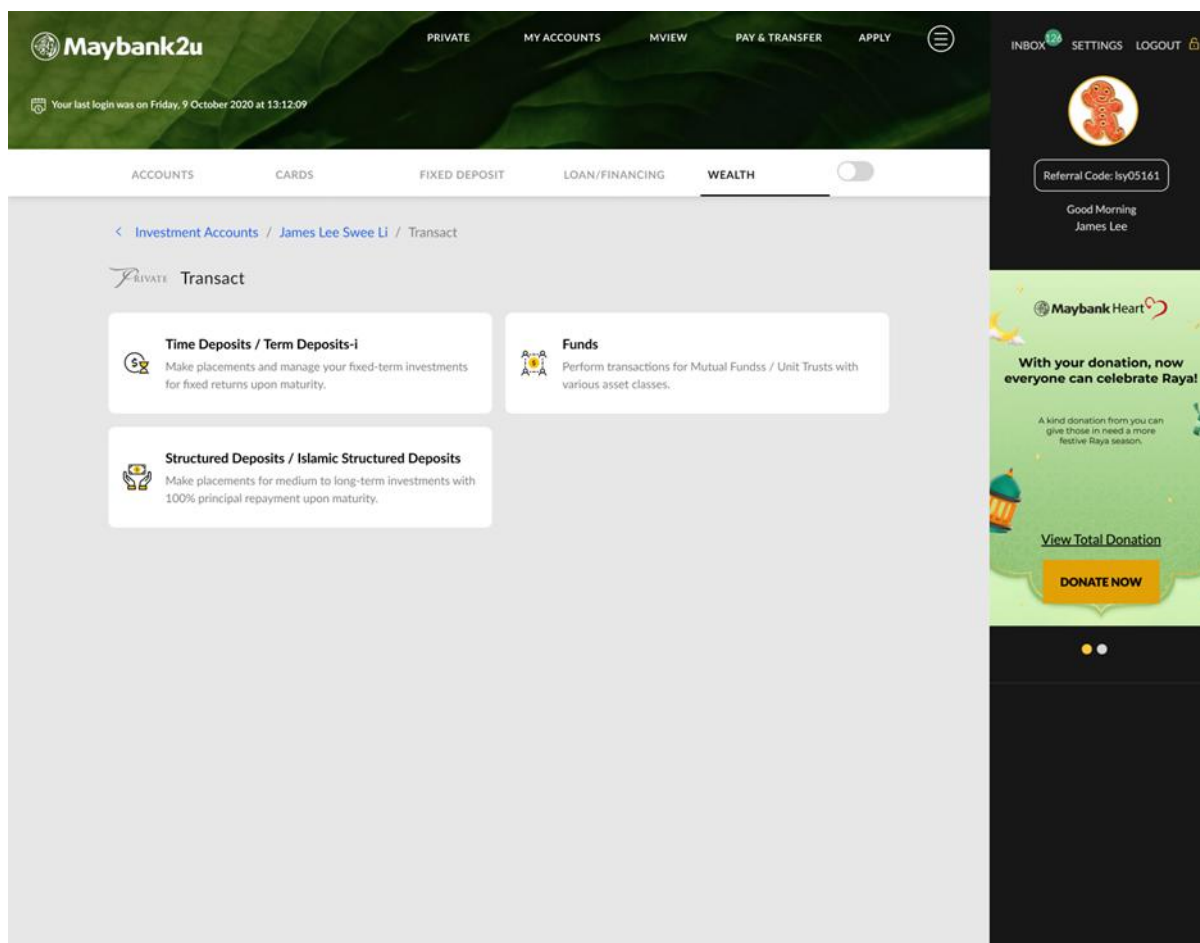
Follow the steps below to place a new structured deposit on Maybank2u.

STEP
1/6

Log into Maybank2u

What to do:

- Log in to Maybank2u.
- Click on the "Wealth" tab on the top navigation menu and click on "Transact".
- Click on "Structured Deposits / Islamic Structured Deposits" from the product menu.

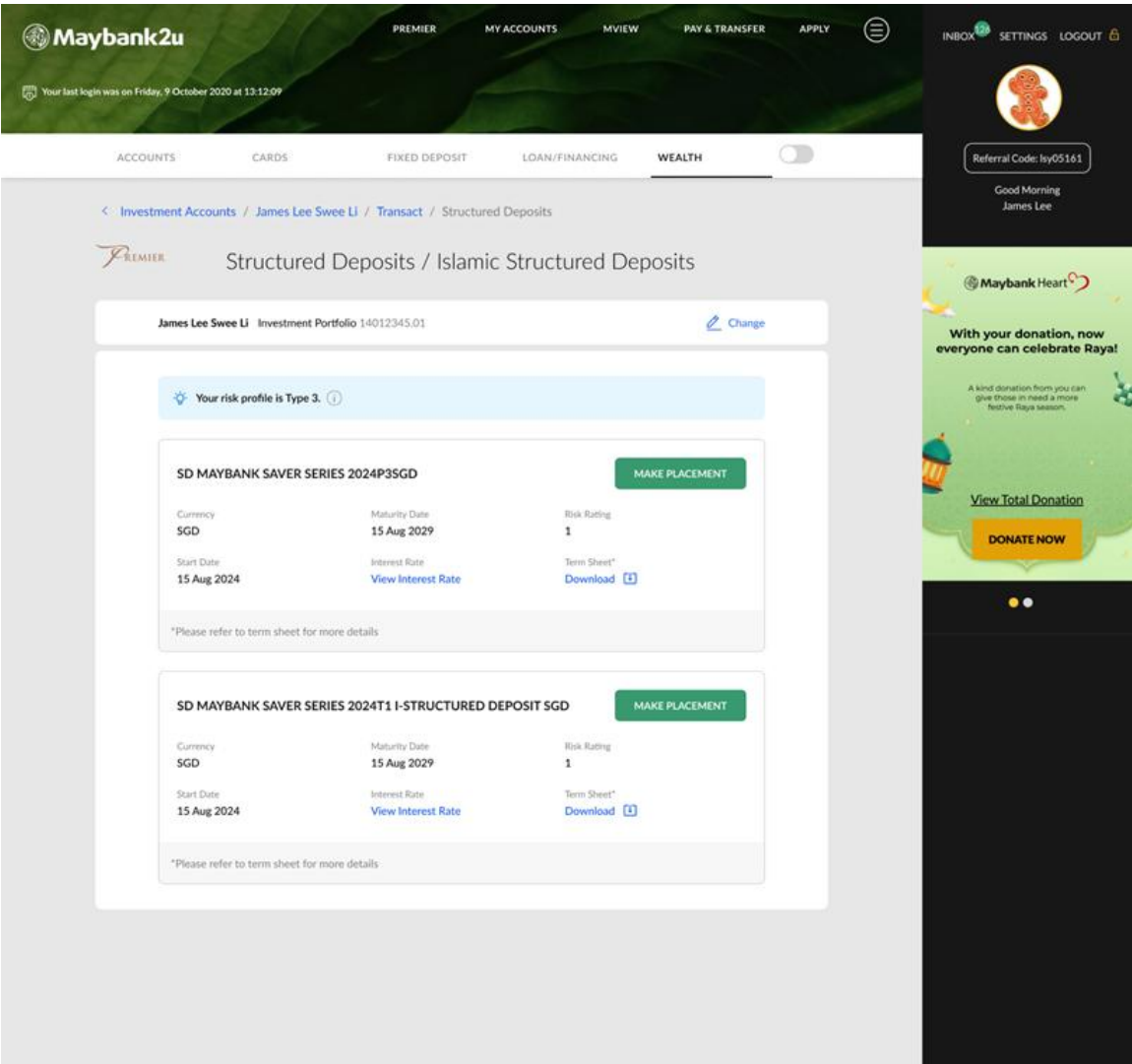


Sample 1: Transact Navigation Menu

💡 You may access both conventional and Islamic structured deposits from the same product menu.

STEP
2/6**Browse Available Products and Initiate Placement****What to do:**

- You will land on the structured deposit landing page showing the available products.
- Review the structured deposit products and carefully read the relevant terms and conditions.
- Once you have selected a structured deposit product, click "Make Placement".
- On the application form, enter the principal amount.
- Click "Make Placement" to proceed.



Sample 2: Structured Deposit Landing Page

Maybank2u

PREMIER MY ACCOUNTS MVIEW PAY & TRANSFER APPLY

Your last login was on Friday, 9 October 2020 at 13:12:09

ACCOUNTS CARDS FIXED DEPOSIT LOAN/FINANCING WEALTH

INBOX SETTINGS LOGOUT

Referral Code: lty05161

Good Morning James Lee

Maybank Heart

With your donation, now everyone can celebrate Raya!

A kind donation from you can give those in need a more festive Raya season.

View Total Donation

DONATE NOW

Application for Structured Deposit / Islamic Structured Deposit

Kindly input the details.

Name	SD MAYBANK SAVER SERIES 2024P3SGD
Minimum Investment	SGD 10,000.00
Start Date	15 Aug 2024
Maturity Date	15 Aug 2029

Tranche will only be traded if the minimum launch size is met.

Investment Account	James Lee Swee Li 14012345
Investment Portfolio	Investment Portfolio 14012345.01
Transfer From	Current Account SGD 14012345.01.01 Available Balance SGD 100,000.00
Principal Amount	SGD

☐ I/We confirm that I/we have read, fully understand and accept the applicable terms and conditions governing Maybank Singapore Limited's accounts, investments, products and services, including but not limited to, [the terms and conditions governing my/our placement of Structured Deposits](#) with Maybank Singapore Limited (as the same may be amended from time to time). I/We further confirm that I/we have read and fully understood Maybank Singapore Limited's [Risk Disclosure Statement relating to Structured Deposits](#).

BACK MAKE PLACEMENT

Sample 3: Application Form

💡 The minimum principal amount varies according to the product. Please refer to the product details on the landing page for the minimum principal amount.

STEP
3/6**Review and Confirm Your Placement****What to do:**

- A review screen will be displayed showing your placement details. Check and verify that all information is correct.
- If any information is not correct, click on the pencil icon to edit the placement details.
- To cancel the placement, click on your browser's back button or the "Wealth" tab on the top navigation menu to exit the review screen.
- If all information is correct, click "Confirm" to proceed with the placement.
- A confirmation screen will be displayed upon successful placement.
- You may click "Save Receipt" to download a copy of your transaction receipt or click "Done" to return to the home page.

Maybank2u

PREMIER MY ACCOUNTS MVIEW PAY & TRANSFER APPLY

Your last login was on Friday, 9 October 2020 at 13:12:09

ACCOUNTS CARDS FIXED DEPOSIT LOAN/FINANCING WEALTH

Transfer from Current Account SGD 14012345.01.01 Available Balance SGD 100,000.00

Placement for Structured Deposit SGD 10,000.00

Investment Account James Lee Swee Li 14012345

Investment Portfolio 14012345.01

Product Name SD MAYBANK SAVER SERIES 2024P3SGD

Start Date 19 Jul 2024

Maturity Date 19 Jul 2029

Principal Amount SGD 10,000.00

Please confirm the details. CONFIRM

INBOX SETTINGS LOGOUT

Referral Code: lxy05161

Good Morning James Lee

Maybank Heart

With your donation, now everyone can celebrate Raya!

A kind donation from you can give those in need a more festive Raya season.

View Total Donation

DONATE NOW

Sample 4: Review Screen

The screenshot displays the Maybank2u internet banking interface. The top navigation bar includes links for PRIVATE, MY ACCOUNTS, MVIEW, PAY & TRANSFER, and APPLY. A user login notification states: "Your last login was on Friday, 9 October 2020 at 13:12:09". The main menu on the left includes ACCOUNTS, CARDS, FIXED DEPOSIT, LOAN/FINANCING, and WEALTH (which is currently selected). The right sidebar shows the user's profile with a referral code (ky05161), a greeting ("Good Morning James Lee"), and a Maybank Heart donation banner with a "DONATE NOW" button. The central area shows the "Placement for Structured Deposit" confirmation screen. It includes a green header with a checkmark and the text "Placement for Structured Deposit SGD 10,000.00". Below this, a table lists the transaction details:

Transfer from Current Account SGD	14012345.01.01	Available Balance SGD	90,000.00
Status	Processing		
Investment Account	James Lee Swee Li 14012345		
Investment Portfolio	Investment Portfolio 14012345.01		
Product Name	SD MAYBANK SAVER SERIES 2024P3SGD		
Start Date	15 Aug 2024		
Maturity Date	15 Aug 2029		
Order ID	123456789		

Below the table, the "Principal Amount" is confirmed as SGD 10,000.00. A completion timestamp at the bottom right of the main area reads: "Completed on Friday 15 Dec 2021 at 18:21:20". The bottom yellow bar contains the message "Transaction Submitted" with a note to contact a Client Advisor/Relationship Manager if assistance is needed, and buttons for "SAVE RECEIPT" and "DONE".

Sample 5: Confirmation Screen

💡 Always carefully review your placement details before confirming. Ensure the product name, start date, maturity date and principal amount are correct.

STEP
4/6**Save Your Receipt****What to do:**

- If you selected "Save Receipt", your transaction receipt will be displayed on screen.
- You may save or print the receipt for your own records.
- A notification of your placement will also be sent to your Maybank2u inbox.

[Click here to go back](#)
This is not part of the design

Placement for Structured Deposit

Status:	Processing
Order ID:	123456789
Transaction Date:	15 Dec 2021, 18:21:00
Transfer From:	Current Account SGD 14012345.01.01
Investment Account:	James Lee Swee Li 14012345
Investment Portfolio:	Investment Portfolio 14012345.01
Product Name:	SD MAYBANK SAVER SERIES 2024P3SGD
Start Date:	19 Jul 2024
Maturity Date:	19 Jul 2029
Principal Amount	SGD 10,000.00

Note: **This receipt is computer generated and no signature is required.**


Malayan Banking Berhad (Co. Reg. : 196001000142) | Maybank Islamic Berhad (Co. Reg. : 200701029411)

Sample 6: Transaction Receipt

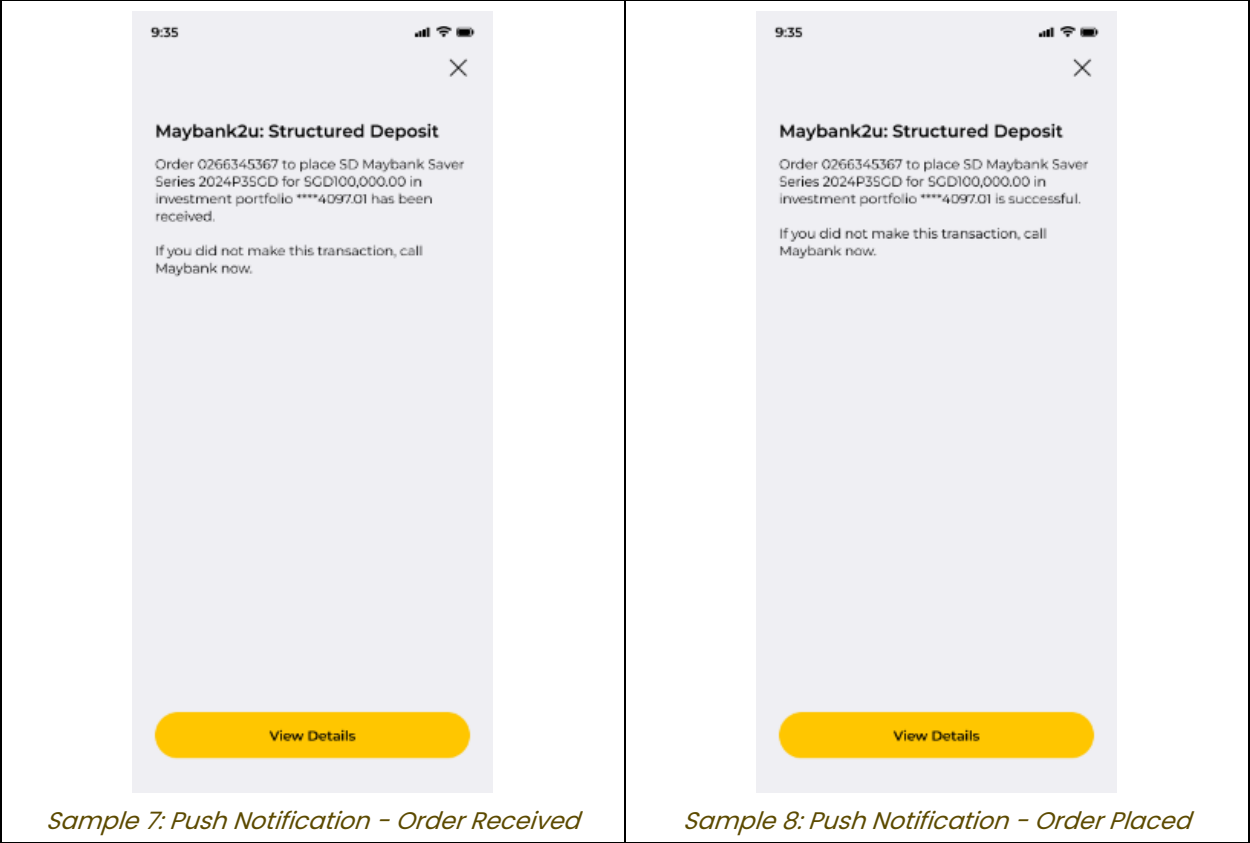
 We recommend saving your transaction receipt as proof of your structured deposit placement. You can also access your Maybank2u inbox at any time to view your transaction notifications.

STEP
5/6

Monitor Push Notifications

What to do:

- You will also receive a push notification confirming that your placement has been received.
- Once the placement has been successfully processed, a second push notification will be sent to inform you that the placement has been made.



💡 Ensure that push notifications are enabled on the Maybank app on your mobile device to receive real-time updates on your placement.

STEP
6/6**View Logout Summary****What to do:**

- When you log out of Maybank2u, a logout summary screen will be displayed.
- This screen is a summary of all the actions you performed on Maybank2u.
- Review the summary to ensure all actions performed are correctly captured.

Maybank2u PERSONAL WEALTH BUSINESS LOGIN

You have logged out!
Thank you for using Maybank2u
Logged out on [Day of the Week], DD MMM YYYY at HH:MM:SS

DATE/ TIME	DETAILS	AMOUNT	STATUS
15/12/2021 18:21:00	Placement for Structured Deposit SD MAYBANK SAVER SERIES 2024P3SGD 14012345.01	SGD 10,000.00	Successful
15/12/2021 18:21:00	Placement for Structured Deposit SD MAYBANK SAVER SERIES 2024T1 I-STRUCTURED DEPOSIT SGD 14012345.01	SGD 10,000.00	Unsuccessful

Share your thoughts We're listening

THE GIFT OF GIVING
A small contribution from you can help make a difference in the lives of those in need.

Covid-19 Financial Relief Scheme

Sample 9: Logout Summary Screen

The logout summary is a useful reference to confirm that your structured deposit placement was successfully made.

Need Assistance?

If you encounter any issues or require further assistance, please reach out to Maybank through any of the following channels:

Channel	Contact Details
Maybank Customer Care	1800-629-2265 (1800-MAYBANK)
Branch Visit	Visit any of our Maybank branch for in-person assistance.

Disclaimer

Structured deposits are not insured by the Singapore Deposit Insurance Corporation Limited (SDIC). Investment involves risk and past performance is not indicative of future results. Please carefully read and understand the product disclosure sheet before investing in a product. This user guide is for information only. For the latest product information, please visit maybank2u.com.sg.